

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Amy Elizabeth Walter
Debtor

Case No. 23-00246-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Apr 06, 2023

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 40

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2023:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | + Amy Elizabeth Walter, 944 Aspen Lane, Red Lion, PA 17356-9318 |
| 5526992 | Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 5520303 | + Ccb/sahalie, Po Box 182120, Columbus, OH 43218-2120 |
| 5520300 | Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 5520316 | + Jasper/webbank/corecar, 75 Sullivan St, New York, NY 10012-4710 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Apr 06 2023 18:45:06 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/PDF: rmscendi@recoverycorp.com | Apr 06 2023 18:45:07 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5520301 | + Email/Text: bankruptcy@bmgmoney.com | Apr 06 2023 18:39:00 | BMG Money, 444 Brickell Avenue, Suite 250, Miami, FL 33131-2404 |
| 5520309 | Email/Text: cfcbackoffice@contfinco.com | Apr 06 2023 18:39:00 | Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808 |
| 5520310 | Email/Text: cfcbackoffice@contfinco.com | Apr 06 2023 18:39:00 | Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714 |
| 5520302 | + Email/PDF: acg.coaf.ebn@aisinfo.com | Apr 06 2023 18:44:32 | Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302 |
| 5521109 | + Email/PDF: acg.acg.ebn@aisinfo.com | Apr 06 2023 18:45:18 | Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 5532201 | + Email/PDF: acg.acg.ebn@aisinfo.com | Apr 06 2023 18:45:18 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 5520304 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 06 2023 18:45:07 | Citibank/Best Buy, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 5520305 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 06 2023 18:39:00 | Comenity Bank/Abarcormbie, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 5520306 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 06 2023 18:39:00 | Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 5520307 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 06 2023 18:39:00 | Comenitycapital/bbbaby, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 5520308 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 06 2023 18:39:00 | Comenitycb/sahalie, Attn: Bankruptcy, Po Box |

| | | | |
|---------|---|----------------------|---|
| 5520311 | + Email/PDF: creditonebknotifications@resurgent.com | Apr 06 2023 18:44:35 | 182125, Columbus, OH 43218-2125 |
| 5520312 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Apr 06 2023 18:45:06 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 5520313 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Apr 06 2023 18:45:18 | First Premier, Attn: Bankruptcy, PO Box 5525, Sioux Falls, SD 57117-5525 |
| 5520314 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 06 2023 18:39:00 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 5520315 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 06 2023 18:39:00 | Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |
| 5520298 | Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 06 2023 18:39:00 | Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |
| 5520317 | Email/Text: bankruptcy@kashable.com | Apr 06 2023 18:39:00 | Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346 |
| 5528451 | Email/PDF: resurgentbknotifications@resurgent.com | Apr 06 2023 18:45:07 | Kashable Llc, Attn: Bankruptcy Dept, 489 5th Ave, 18th Floor, New York, NY 10017 |
| 5520319 | + Email/Text: nsm_bk_notices@mrc cooper.com | Apr 06 2023 18:39:00 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5521313 | Email/PDF: pa_dc_claims@navient.com | Apr 06 2023 18:44:32 | Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098 |
| 5520320 | + Email/PDF: pa_dc_claims@navient.com | Apr 06 2023 18:45:18 | NAVIENT, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640 |
| 5520321 | + Email/PDF: pa_dc_claims@navient.com | Apr 06 2023 18:44:32 | Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640 |
| 5520322 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Apr 06 2023 18:44:32 | Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500 |
| 5523829 | Email/Text: bnc-quantum@quantum3group.com | Apr 06 2023 18:39:00 | Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222 |
| 5532732 | Email/Text: bnc-quantum@quantum3group.com | Apr 06 2023 18:39:00 | Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 5520323 | + Email/PDF: gecsed@recoverycorp.com | Apr 06 2023 18:45:18 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 5520328 | + Email/PDF: gecsed@recoverycorp.com | Apr 06 2023 18:45:18 | Synch/venmo, Attn: Bankruptcy, P.O. Box 965015, Orlando, FL 32896-5015 |
| 5520324 | + Email/PDF: gecsed@recoverycorp.com | Apr 06 2023 18:45:18 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5520325 | + Email/PDF: gecsed@recoverycorp.com | Apr 06 2023 18:44:32 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5520326 | + Email/PDF: gecsed@recoverycorp.com | Apr 06 2023 18:45:18 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5520327 | + Email/PDF: gecsed@recoverycorp.com | Apr 06 2023 18:45:18 | Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064 |
| 5520299 | + Email/Text: kcm@yatb.com | Apr 06 2023 18:39:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| | | | York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156 |

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 5520318 | ##+ | Lendingusa, Po Box 503430, San Diego, CA 92150-3430 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------------|---|
| Dawn Marie Cutaia | on behalf of Debtor 1 Amy Elizabeth Walter dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com |
| Jack N Zaharopoulos | TWeclf@pamd13trustee.com |
| Michael Patrick Farrington | on behalf of Creditor NATIONSTAR MORTGAGE LLC mfarrington@kmllawgroup.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Amy Elizabeth WalterCHAPTER 13
CASE NO. **1:23-bk-00246**

ORIGINAL PLAN
 AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
 Number of Motions to Avoid Liens
 Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

| | | | |
|---|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$64,500.00**, plus other payments and property stated in § 1B below:

| Start mm/yy | End mm/yy | Plan Payment | Estimated Conduit Payment | Total Monthly Payment | Total Payment Over Plan Tier |
|-------------|-----------|--------------|---------------------------|-----------------------|------------------------------|
| 03/23 | 02/28 | 1,075.00 | 0.00 | 1,075.00 | 64,500.00 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | Total Payments: | \$64,500.00 |

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

Debtor is over median income. Debtor estimates that a minimum of 100% plan because of income. House must be appraised if Debtor's income changes and she intends to reduce her payment must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is approximately \$50,000. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ from the sale of property known and designated as . All sales shall be completed by . If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

| Name of Creditor | Description of Collateral | Last Four Digits of Account Number |
|--------------------------|---|------------------------------------|
| Capital One Auto Finance | Honda Pilot 2021 | 1001 |
| Mrc/united Wholesale M | 944 Aspen Lane Red Lion, PA 17356 York County | 2904 |

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

F. **Surrender of Collateral.** *Check one.*

None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

G. **Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. **PRIORITY CLAIMS.**A. **Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,395.00 already paid by the Debtor, the amount of \$ 3,105.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. **Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

| Name of Creditor | Estimated Total Payment |
|-----------------------|-------------------------|
| York Adams Tax Bureau | \$2,394.13 |

C. **Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. **UNSECURED CLAIMS**A. **Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. **Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**5. **EXECUTORIAL CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. **VESTING OF PROPERTY OF THE ESTATE.**

Property of the estate will vest in the Debtor upon*Check the applicable line:*

plan confirmation.
 entry of discharge.
 closing of case.

7. DISCHARGE: (Check one)

The debtor will seek a discharge pursuant to § 1328(a).
 The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Student loans will be paid outside of the plan or placed in forbearance. Debtor will amend plan when all claims have been filed.

Dated: March 19, 2023

/s/ Dawn Marie Cutaia

Dawn Marie Cutaia
 Attorney for Debtor

/s/ Amy Elizabeth Walter

Amy Elizabeth Walter
 Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.